

Abstract

The present invention offers a system to deliver and manage personalized health care information, health care financial services, and an insurance and provider marketplace, and provides an enhanced and enticing consumer experience not achieved in the declining managed care model. The system provides a health portal that navigates the consumer and other stakeholders to a personalized homepage that links them to the insurance marketplace, the products and services marketplace, and to their own personalized information center and medical financial account(s). From this site, employers can customize their benefits plan offerings, consumers can customize their benefits package, enroll, search for and receive “pushed” health information based on their profile, manage medical finances, and find discounts on medical products and services when needed. The system provides on-demand health care and other benefits information, efficient marketplaces, financial services, and enhanced customer service to customers – consumers, providers, employers and insurers, by using information technology to provide accurate, instantaneous customer transactions and uses innovation to enhance the value of information-driven services to all stakeholders.